Case 17-22991 Doc 1 Filed 08/01/17 Entered 08/01/17 16:10:36 Desc Main Page 1 of 9 Fill in this information to identify your case: United States Bankruptcy Court for the: Northern District of Illinois Case number (if known): Chapter you are filing under: Chapter 7 ☐ Chapter 11 Chapter 12 Chapter 13 Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your Kimberlu government-issued picture identification (for example, First name First name your driver's license or passport). Middle name Middle name Bring your picture identification to your meeting Last name with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you Kimberl have used in the last 8 First name years Include your married or Middle name maiden names. Last name First name First name Middle name Middle name Last name Last name 3. Only the last 4 digits of xxx - xx - 38 3 9. your Social Security number or federal OR Individual Taxpayer Identification number 9 xx - xx -(ITIN)

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Debtor 1

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Market Market and a second and a		
те что то т	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Number (EIN) you have used it		☐ I have not used any business names or EfNs.
the last 8 years	Business name	Business name
Include trade names and doing business as names		
	Business name	Business name
	EIN	EIN
	EIN	EIN
5. Where you live	ARRAGENTA AND PARTIES ON PARTIES AND	If Debtor 2 lives at a different address:
	8941 S Eastend.	
	Number Street	Number Street
	Aue	
	Chicago II Gold 7 City State ZIP Code	City State ZIP Code
	USA	, State 211 Gode
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
		<u> </u>
	P.O. Box	P.O. Box
	City State ZIP Code	City State ZIP Code
6. Why you are choosing	Check one:	Check one:
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1

First Name Middle Name Last Name

Case number (if known)__

7.	The chapter of the Bankruptcy Code you	Check for Ban	one. (For a bri kruptcy (Form	ef description of eac 2010)). Also, go to t	h, see <i>No</i> he top of	ptice Required by a	11 U.S.C. § 342(b) for Individuals Filing the appropriate box.
	are choosing to file under		apter 7			. •	The service pox.
		☐ Ch	apter 11				
		☐ Cha	apter 12				
(Providence	No descriptivo de la constantina de la	Ø Cha	apter 13				
8.	How you will pay the fee	you sub	rself, you ma	ore details about r by pay with cash, c payment on your b	iow you ashier's	may pay. Typica	heck with the clerk's office in your ally, if you are paying the fee y order. If your attorney is y pay with a credit card or check
		\	ed to pay the	e fee in installme	ents. If yo	ou choose this o	option, sign and attach the
		/	modition for m	idividuais to Fay T	ne riing	ree in installm	ents (Official Form 103A).
		less pay	than 150% of the fee in ins	of the official pover stallments). If you	ty line th choose t	waive your tee, nat applies to you his option, you n	otion only if you are filing for Chapter 7 and may do so only if your income is ur family size and you are unable to must fill out the <i>Application to Have the</i> twith your petition.
١.	Have you filed for Dankruptcy within the		The second secon	annual energials (Albanes energia) (Wheels Absorbing Spring Sprin	- Pro Al Administry Inc. 40A common to	The global advances in the global of the former or the global of the company of the global of the company of the global of the g	
ĺ	last 8 years?	Yes.	District Mc	orthern	When	11-21-2014 MM/DD/YYYY	Case number 14-39985.
			District		When		Case number
			District		\A/lo o =		•
~~~~~			District		When	MM / DD / YYYY	Case number
). <i>j</i>	Are any bankruptcy	JEL No	an talah anggal 1 kg kamanan sa manggapipi anis ani anggapa ka sa	district annual control of the contr			
f	cases pending or being illed by a spouse who is	☐ Yes.	Debtor				Dolotionable to use
r y F	not filing this case with ou, or by a business partner, or by an affiliate?						Relationship to you  Case number, if known
			Debtor				Polationship to you
							Relationship to you  Case number, if known
i. Do you rent your residence?		Yes.	Go to line 12. Has your landl	lord obtained an evid	ction judgi	ment against you a	and do you want to stay in your
			residence?  No. Go to I				-
			🛥 IND. GO to I	ine 12,			

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Debtor 1

Fishame Middle Name Last Name

Case number (if known)_____

<ol> <li>Are you a sole proprieto of any full- or part-time</li> </ol>	No. Go to Part 4.	
business?	Yes. Name and location of	of business
A sole proprietorship is a		2011030
business you operate as an individual, and is not a	Name of business, if ar	ny
separate legal entity such as a corporation, partnership, or		
LLC.	Number Street	
If you have more than one sole proprietorship, use a		
separate sheet and attach it to this petition.		
to this petition.	City	State ZIP Code
	Q1	
		te box to describe your business:
	Health Care Busi	iness (as defined in 11 U.S.C. § 101(27A))
		al Estate (as defined in 11 U.S.C. § 101(51B))
		defined in 11 U.S.C. § 101(53A))
	i d	er (as defined in 11 U.S.C. § 101(6))
dadari (A. J. prom. no. 1 ori felicia (A. M. maria (M. M. prom. m. d. a. J. 1 or property of the contrast of t	None of the above	<b>e</b>
Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see	any of these documents do no	
11 U.S.C. § 101(51D).	the Bankruptcy Code.	oter 11, but I am NOT a small business debtor according to the definition in
	Yes. I am filing under Chap Bankruptcy Code.	oter 11 and I am a small business debtor according to the definition in the
Report if You Own	or Have Any Hazardous Pro	operty or Any Property That Needs Immediate Attention
Do you own or have any	M No	
property that poses or is alleged to pose a threat	Yes. What is the hazard?	
of imminent and identifiable hazard to		
public health or safety?		
Or do you own any property that needs		
immediate attention?	If immediate attention	n is needed, why is it needed?
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		
	Where is the property	?
	- Company	Number Street

Debtor 1

Case number (if known)

Desc Main

#### Part 5:

### **Explain Your Efforts to Receive a Briefing About Credit Counseling**

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

🕰 received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition. you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing at	ou
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making

rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Part 6: Answer These	Questions for Reporting Purpo	ses					
16. What kind of debts do you have?	16a. <b>Are your debts prima</b> as "incurred by an individi	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.					
,							
	money for a business or i	rily business debts? Business debts nvestment or through the operation of the	are debts that you incurred to obtain business or investment.				
	No. Go to line 16c. Yes. Go to line 17.						
	16c. State the type of debts yo	u owe that are not consumer debts or bus	siness debts.				
17. Are you filing under Chapter 7?	No. I am not filing under C	hapter 7. Go to line 18.	and the state of the contract of the state o				
Do you estimate that a any exempt property is	Yes. I am filing under Chap administrative expens	ter 7. Do you estimate that after any exer es are paid that funds will be available to	mpt property is excluded and distribute to unsecured creditors?				
excluded and administrative expens							
are paid that funds wil available for distribution to unsecured creditors	on						
18. How many creditors do you estimate that you	o 🔀 1-49 🗖 50-99	1,000-5,000 5,001-10,000	25,001-50,000				
owe?	100-199 200-999	☐ 10,001-25,000	50,001-100,000  More than 100,000				
19. How much do you estimate your assets to	\$0-\$50,000 \$50,001-\$100,000	\$1,000,001-\$10 million \$10,000,001-\$50 million	\$500,000,001-\$1 billion				
be worth?	\$100,001-\$500,000 \$500,001-\$1 million	\$50,000,001-\$500 million \$100,000,001-\$500 million	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion				
20. How much do you estimate your liabilities	\$0-\$50,000	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion				
to be?	\$100,001-\$500,000 \$500,001-\$1 million	☐ \$50,000,001-\$100 million	☐ \$10,000,000,001-\$50 billion				
Part 78 Sign Below	φουσος συτ-φτεπιποιε	☐ \$100,000,001-\$500 million	☐ More than \$50 billion				
For you	I have examined this petition, a correct.	nd I declare under penalty of perjury that	the information provided is true and				
	If I have chosen to file under Chof title 11, United States Code. under Chapter 7.	napter 7, I am aware that I may proceed, i I understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed				
	If no attorney represents me an this document, I have obtained	d I did not pay or agree to pay someone vand read the notice required by 11 U.S.C	who is not an attorney to help me fill out . § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
I understand making a false statement, concealing property, or obtaining money or property by fraud in with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.							
	Signature of Debtor 1	Signature	e of Debtor 2				
	Executed on OT 3	2017 · Executed					

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Debtor 1

Kimberly D Robertson

First Name Middle Name Last Name

Case number (if known)_____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	Date				
Signature of Attorney for Debtor	era.e	MM	1	DD	/YYYY
Printed name		<del></del>			
Firm name					
Number Street					
City	State	ZIP Co	ae		
City  Contact phone	State Email address				

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Debtor 1

First Name Middle Name Last Name

Case number (if known)_____

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

and that apply.		
Are you aware that filing for bankruptcy is a serious act consequences?	ion with long-te	erm financial and legal
No Yes		
Are you aware that bankruptcy fraud is a serious crime inaccurate or incomplete, you could be fined or imprison	and that if you	r bankruptcy forms are
PYes NOW		
Did you pay or agree to pay someone who is not an atto	orney to help y	ou fill out your bankruptcy forms?
Yes. Name of Person		•
Attach Bankruptcy Petition Preparer's Notice, Dec	laration, and Sid	anature (Official Form 119)
		, ratare (omeian rotti 115).
By signing here, I acknowledge that I understand the ris have read and understood this notice, and I am aware to attorney may cause me to lose my rights or property if I	hat filing a ban	kruptcy case without an
Hemby &	:	
Signature of Deptor 1	Signature of De	btor 2
Date 07-24-20/7 MM/DD /YYYY	Date	MM / DD / YYYY
Contact phone <u>173-949-238 (</u>	Contact phone	
Cell phone	Cell phone	
Email address Kimperly File Company Comperly Robertson & Tegan	Email address	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:	)	
	Debtor(s) Kimberly Robertson	Case No. Chapter
	)	

#### List of Creditors

CHrysler Cerpital 3460366 Poist Due Estimate de Pryott 3,183,07 20.122.60	Chrysier Cap; +aL P.O Box 660335 Da 1198, Tx 75266-0335	
IRS Internal Revenue Kansascity mo 64999-00 196.03 Notice CP22E	XF1W174 8771300311553483	
People Gas. Po Box 2968	MONGRCH Recovery Management Filenum 27772989 702.21	
ACT CONTROL TECHNOLOGY. IN 5531 BUSINESS PARK SOUTH STE 100 PORBO 11750 DEPT 4853799 Barkers Field, CA 93389-1750 17,382,25	X00348City MO-64999.	
Credit ACCEPTANCE. 25505 W TWEISEMIE Rd. South Field 2705, 48034.	City of Childy o Depart of Finance.	tmud